

In re:
Kia M. Callands
Debtor

Case No. 19-16391-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 17, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db	+ Kia M. Callands, 6721 Kindred Street, Philadelphia, PA 19149-2204
14403709	+ Jeanes Hospital, 7600 Central Avenue, Philadelphia, PA 19111-2499
14407182	+ Nationstar Mortgage LLC, dba Mr. Cooper, c/o Kevin S. Frankel, Esquire, 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14403721	##+ Shapiro & Denardo LLC, 3600 Horizon Drive Suite 150, King of Prussia, PA 19406-4702
14403729	+ The Eye Institute Oak Lane, PO Box 7615, P.O. Box 95000, Philadelphia, PA 19195-0001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 18 2024 00:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2024 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14403694	+ Email/Text: bncnotifications@pheaa.org	Jul 18 2024 00:22:00	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14403696	+ Email/PDF: bncnotices@becket-lee.com	Jul 18 2024 00:36:29	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14403697	+ Email/Text: bk@avant.com	Jul 18 2024 00:23:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
14483819	Email/Text: megan.harper@phila.gov	Jul 18 2024 00:23:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14403698	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2024 00:32:59	Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14403699	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2024 00:23:00	Comenity Bank/Avenue, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14403700	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2024 00:23:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14403701	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2024 00:23:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14403702	Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jul 17, 2024

Form ID: 138OBJ

Total Noticed: 42

		Jul 18 2024 00:36:43	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14440311	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2024 00:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14480931	Email/Text: ECMCBKNotices@ecmc.org	Jul 18 2024 00:23:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14403703	+ Email/Text: bknotice@ercbpo.com	Jul 18 2024 00:23:00	ERC, P.O. box 23870, Jacksonville, FL 32241-3870
14403704	+ Email/Text: bknotice@ercbpo.com	Jul 18 2024 00:23:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14403705	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jul 18 2024 00:23:00	Freedom CU, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14413085	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 18 2024 00:23:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14439368	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 18 2024 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14403710	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 18 2024 00:22:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14882507	+ Email/Text: RASEBN@raslg.com	Jul 18 2024 00:22:00	Nationstar Mortgage LLC, c/o ROBERTSON, ANSCHUTZ, SCHNEID, CRANE, 13010 MORRIS ROAD, SUITE 450, ALPHARETTA, GA 30004-2001
14417888	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 18 2024 00:22:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14403711	+ Email/PDF: pa_dc_claims@navient.com	Jul 18 2024 00:33:05	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14403718	+ Email/PDF: pa_dc_claims@navient.com	Jul 18 2024 01:56:45	Navient Solutions Inc, Attn: Correspondence, Po Box 9640, Wilkes-Barr, PA 18773-9640
14419212	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jul 18 2024 00:22:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14403720	+ Email/Text: bnc@nordstrom.com	Jul 18 2024 00:22:54	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14418520	+ Email/Text: bncnotifications@pheaa.org	Jul 18 2024 00:22:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14434157	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 01:56:47	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14438479	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2024 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14403722	+ Email/Text: courts@southjerseyfcu.com	Jul 18 2024 00:23:00	South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
14403725	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:34:42	Syncb/Pandora, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14403724	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:33:12	Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14794578	+ Email/PDF: ebn_ais@aisinfo.com	Jul 18 2024 00:35:25	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14438920	^ MEBN	Jul 18 2024 00:08:28	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14403726	+ Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jul 17, 2024

Form ID: 138OBJ

Total Noticed: 42

		Jul 18 2024 00:35:21	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14403727	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jul 18 2024 00:35:21	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14440952	+ Email/Text: bncmail@w-legal.com		
		Jul 18 2024 00:23:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14403728	+ Email/Text: bncmail@w-legal.com		
		Jul 18 2024 00:23:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
TOTAL: 37			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14406036		Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75
14403706	*+	Freedom CU, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14403707	*+	Freedom CU, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14403708	*+	Freedom CU, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14403712	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14403713	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14403714	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14403715	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14403716	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14403717	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14403719	*+	Navient Solutions Inc, Attn: Correspondence, Po Box 9640, Wilkes-Barr, PA 18773-9640
14403723	*+	South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
14403695	##+	Allied Account Services, 422 Bedford Avenue, Bellmore, NY 11710-3545

TOTAL: 1 Undeliverable, 11 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
JEFFREY M. CARBINO	on behalf of Debtor Kia M. Callands jcarbino@leechtishman.com
JOSHUA I. GOLDMAN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
KENNETH E. WEST	

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jul 17, 2024

Form ID: 138OBJ

Total Noticed: 42

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM

MICHAEL A. CIBIK

on behalf of Debtor Kia M. Callands help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHELLE L. MCGOWAN

on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Kia M. Callands)	Case No. 19-16391-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 17, 2024

For The Court

Timothy B. McGrath
Clerk of Court